

United States Bankruptcy Court
Southern District of Mississippi

In re:
Joseph Michael Buford
Debtor

Case No. 25-00381-JAW
Chapter 13

CERTIFICATE OF NOTICE

District/off: 0538-3
Date Rcvd: May 02, 2025

User: admin
Form ID: n029

Page 1 of 1
Total Noticed: 1

The following symbols are used throughout this certificate:

Symbol	Definition
+	Addresses marked '+' were corrected by inserting the ZIP, adding the last four digits to complete the zip +4, or replacing an incorrect ZIP. USPS regulations require that automation-compatible mail display the correct ZIP.

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on May 04, 2025:

Recip ID	Recipient Name and Address
db	+ Joseph Michael Buford, 5146 Judkins Rd, Yazoo City, MS 39194-5322

TOTAL: 1

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.
Electronic transmission includes sending notices via email (Email/text and Email/PDF), and electronic data interchange (EDI).

NONE

BY PASSED RECIPIENTS

The following addresses were not sent this bankruptcy notice due to an undeliverable address, *duplicate of an address listed above, *P duplicate of a preferred address, or ## out of date forwarding orders with USPS.

NONE

NOTICE CERTIFICATION

I, Gustava Winters, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.

Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed .R. Bank. P.2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.

Date: May 04, 2025

Signature: /s/Gustava Winters

CM/ECF NOTICE OF ELECTRONIC FILING

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on May 2, 2025 at the address(es) listed below:

Name	Email Address
Harold J. Barkley, Jr.	HJB@HBarkley13.com hbarkley13@ecf.epiqsystems.com;trusteeMSSB2M@ecf.epiqsystems.com
Leslie R. Sadler	on behalf of Creditor Mutual Credit Union lsadler@ellislawms.com
Thomas Carl Rollins, Jr	on behalf of Debtor Joseph Michael Buford trollins@therollinsfirm.com jennifer@therollinsfirm.com;trollins.therollinsfirm.com@recap.email;notices@therollinsfirm.com;kerri@therollinsfirm.com;brea nne@therollinsfirm.com;TRollins@jubilee bk.net;calvillojr81745@notify.bestcase.com
United States Trustee	USTPRegion05.JA.ECF@usdoj.gov

TOTAL: 4

**UNITED STATES BANKRUPTCY COURT
SOUTHERN DISTRICT OF MISSISSIPPI**

In re: Joseph Michael Buford

Case No. 25–00381–JAW

Chapter 13

**NOTICE OF REQUIREMENT TO FILE CERTIFICATE OF
COMPLETION OF A PERSONAL FINANCIAL MANAGEMENT COURSE**

Subject to statutory exceptions, pursuant to 11 U.S.C. § 727(a)(11) and 11 U.S.C. § 1328(g)(1) an individual debtor must complete an instructional course in personal financial management to receive a discharge under chapter 7 (11 U.S.C. § 727) and chapter 13 (11 U.S.C. § 1328).

Pursuant to Fed. R. Bankr. P. 1007(b)(7) unless an approved provider of an instructional course concerning personal financial management has notified the court that the debtor completed the course in financial management after filing the petition or the debtor is not required to complete the course as a condition for discharge, an individual debtor* in a Chapter 7 or Chapter 13 case must file a certificate of course completion ("Certificate of Debtor Education") issued by the provider for cases under:

Chapter 7 Within 60 days after the first date set for the meeting of creditors under § 341 of the Code.

Chapter 13 Before the last payment is made under the plan or the filing of a motion for entry of discharge under § 1328(b).

Failure to file the certificate within the applicable time limit under Rule 1007(c) may result in the case being closed without an entry of a discharge. If the debtor later files a Motion to Reopen the Case for the purpose of filing the certificate, the debtor must pay the full reopening fee due for filing the motion.

This requirement can be completed any time before the deadline, but it is highly recommended that the debtor complete this requirement as soon as possible to avoid missing the deadline.

The Certificate of Debtor Education should not be confused with the Certificate of Credit Counseling, which should be filed with the petition.

Dated: 5/2/25

Danny L. Miller, Clerk of Court
Thad Cochran U.S. Courthouse
501 E. Court Street
Suite 2.300
Jackson, MS 39201
601–608–4600

**In a joint case, each debtor must complete the financial management course and file a certificate of course completion.*